

Certificate Number: 03621-MOW-DE-018976504

Bankruptcy Case Number: 12-43093



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 19, 2012, at 7:03 o'clock PM EDT, Barbetta Croft completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Missouri.

Date: August 20, 2012 By: /s/Heather Aho

Name: Heather Aho

Title: Credit Counselor